



IDENTIFY YOUR SMART GOALS

Setting goals is more than just wishful thinking; it's about defining your aspirations clearly and laying out a practical roadmap to achieve them. That means figuring out how much the goal will cost, how long it'll take to achieve it, and what tools or tricks you'll need to use to get there.

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SETTING FINANCIAL GOALS

IDENTIFY YOUR SMART GOALS

You know what you want, now let's make it SMART.



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S.M.A.R.T Goal

“I want to repay my credit card by December 2024 (9 months). My balance is \$1,800, the interest rate is 23% and the minimum monthly payment is \$54. Using a financial calculator, I will need to pay \$219.65 every month for 9 months to reach this goal. I will track my payments and balance in Excel every month.”

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